

In the Claims

1 - 29 (Cancelled).

30. (Previously Amended) A method of electronically reallocating a portion of a transaction amount in a transaction between a user and a vendor, comprising the steps of:

- maintaining at least one user account;
- maintaining at least one vendor account;
- maintaining at least one user trust account;
- initiating said transaction for said transaction amount;
- electronically distributing at least a portion reallocated from said transaction amount from said user account to said vendor account using at least one electronic system; and
- electronically distributing said portion reallocated from said transaction amount from said vendor account to said user trust account using at least one electronic system, wherein said portion allocated from said transaction amount in said user trust account is placed in a user investment vehicle for said user.

31. (Previously Amended) The method of Claim 30, further comprising the step of separately identifying one or more selected from the group consisting of said user, said at least one user account, said at least one vendor account, and said at least one user trust account.

32. (Previously Amended) The method of Claim 30, further comprising the steps of:

- maintaining a second user account; and
- electronically distributing at least a portion of said transaction amount to said second user account.

33. (Previously Amended) The method of Claim 30, wherein said at least one user account is one or more selected from the group consisting of a credit card account, a checking account, and a savings account.

34. (Previously Amended) The method of Claim 30, further comprising the step of providing an interactive information source between said user and said user trust account, whereby said user trust account provides information to said user regarding said portion of said transaction amount placed in said investment vehicle.

35. (Previously Amended) The method of Claim 34, wherein said interactive information source is a Web site.

36. (Previously Amended) The method of Claim 34, wherein said interactive information source is a kiosk system.

37. (Previously Amended) A system for electronically reallocating a portion of a transaction amount in a transaction between a user and a vendor, comprising:

at least one user institution, said user institution comprising at least one user account and a user account transaction processing unit;

at least one vendor institution, said vendor institution comprising at least one vendor account and a vendor account transaction processing unit;

at least one user trust institution, said user trust institution comprising at least one user trust account for said user and a user trust account transaction processing unit;

at least one money transfer system, said money transfer system being in communication with said vendor, said user account transaction processing unit, said vendor account transaction processing unit and said user trust institution transaction processing unit;

wherein at least a portion reallocated from said transaction amount is electronically distributed from said user account to said vendor account and from said vendor account to said user trust account, wherein said portion reallocated from said transaction amount in said user trust account is placed in a user investment vehicle for said user.

38. (Previously Amended) The system of Claim 37, wherein said at least one user institution further comprises a user account manager for managing said user account.

39. (Previously Amended) The system of Claim 37, wherein said vendor institution further comprises a vendor account manager for managing said vendor account.

40. (Previously Amended) The system of Claim 37, further comprising a user identification system for identifying one or more selected from the group consisting of said user, said at least one user account, said at least one vendor account, and said at least one trust account.

41. (Previously Amended) The system of Claim 37, further comprising a second user account; wherein at least a portion of said transaction amount is electronically distributed to said second user account.

42. (Previously Amended) The system of Claim 37, wherein said at least one user account is one or more selected from the group consisting of a credit card account, a checking account, and a savings account.

43. (Previously Amended) The system of Claim 37, further comprising the an interactive information source in communication with said user and said trust institution, whereby said trust institution provides information to said user regarding said portion of said transaction amount placed in said investment vehicle.

44. (Previously Amended) The system of Claim 43, wherein said interactive information source comprises a Web site.

45. (Previously Amended) The system of Claim 43, wherein said interactive information source comprises a kiosk system.

46. (Amended) A method of electronically reallocating a portion of a transaction amount in a transaction between a user and a vendor, comprising the steps of:

maintaining at least one user account;

electronically receiving at least a portion reallocated from said transaction amount from said vendor to said user account proximate in time to said transaction using an electronic system;

and

placing said portion reallocated from said transaction amount in a user investment vehicle for said user.

47. (Previously Amended) The method of Claim 46, further comprising the steps of:

maintaining a second user account; and

electronically distributing at least a portion of said transaction amount to said second user account.

48. (Previously Amended) The method of Claim 46, wherein said transaction amount originates from one or more selected from the group consisting of a credit card, a checking account, and a savings account.

49. (Previously Amended) The method of Claim 47, further comprising the step of providing an interactive information source between said user and said user account, whereby information is provided to said user regarding said portion of said transaction amount placed in said investment vehicle.

50. (Previously Amended) The method of Claim 49, wherein said interactive information source is a Web site.

51. (Previously Amended) The method of Claim 49, wherein said interactive information source is a kiosk system.

52. (Amended) A system for electronically reallocating a portion of a transaction amount in a transaction between a user and a vendor, comprising:

at least one user institution, said user institution comprising at least one user account for said user and a user account transaction processing unit;

at least one money transfer system, said money transfer system being in communication with said vendor and said user institution transaction processing unit;

wherein at least a portion reallocated from said transaction amount is electronically received from said vendor proximate in time to said transaction and is placed in an user investment vehicle for the user.

53. (Previously Amended) The system of Claim 52, wherein said at least one user institution further comprises a user account manager for managing said user account.

54. (Previously Amended) The system of Claim 52, further comprising a second user account; wherein at least a portion of said transaction amount is electronically distributed to said second user account.

55. (Previously Amended) The system of Claim 52, wherein said transaction amount originates from one or more selected from the group consisting of a credit card account, a checking account, and a savings account.

56. (Previously Amended) The system of Claim 23, further comprising the an interactive information source in communication with said user and said user institution, whereby said user institution provides information to said user regarding said portion of said transaction amount placed in said investment vehicle.

57. (Previously Amended) The system of Claim 56, wherein said interactive information source comprises a Web site.

58. (Previously Amended) The system of Claim 56, wherein said interactive information source comprises a kiosk system.